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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/578,291	05/25/2000	Jay Paul Drummond	D-1077+15	5931

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EXAMINER

WASYLCHAK, STEVEN R

ART UNIT	PAPER NUMBER
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3624

DATE MAILED: 09/09/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/578,291

Applicant(s)

DRUMMOND ET AL.

Examiner

Steven R. Wasylchak

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 09 June 2004.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-32 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-32 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
a) ☐ All b) ☐ Some * c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____.
- 4) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____.
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: _____.

DETAILED ACTION

Response to Arguments and Amendments

1. Claims 1-32 are pending.
2. Applicant's arguments with respect to claims 1-27 have been considered and are found to be persuasive primarily with respect to the ATM omission issue. The provisional filing date for Kolling et al. remains as a detailed one to one mapping of each element of the provisional to the subsequent application cannot be made.

Claim Rejections - 35 USC § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. Claims 1-32 are rejected under 35 U.S.C. 103(a) as being anticipated by Reisman (US 6,594,692) and in view of Kolling et al. (US 6,385,595)

CLAIMS:

1. A method comprising the steps of:

a) Reisman discloses determining through operation of an automated banking machine, / col 5, L 58-63; col 35, L 36-64.

Reisman does not disclose data corresponding to an entity with which a customer operating the machine has an

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account. Kolling discloses data corresponding to an entity with which a customer operating the machine has an account/ col 15, L 32-41; col 34, L 5-17.

It would have been obvious to one of ordinary skill in the art to use this limitation for the advantage of efficiently linking accounts with customers.

b) providing through an output device on the automated banking machine at least one output uniquely corresponding to the entity with which the customer has the account./ col 15, L 32-41; col 34, L 5-17

2. The method according to claim 1 wherein step (a) includes reading indicia with a reading device in operative connection with the banking machine./ col 34, L 5-17

3. The method according to claim 2 wherein step (a) includes reading indicia on a card with a card reader in connection with the automated banking machine./ col 15, L 32-41; col 34, L 5-17

4. The method according to claim 1 wherein step (b) includes providing at least one visual output corresponding to the entity through the output device./ col 34, L 5-17

5. The method according to claim 4 wherein step (b) includes processing at least one document through a browser operating in a computer in operative connection with an automated banking machine./ col 34, L 5-17, fig 3, 11,17

6. The method according to claim 5 wherein in step (b) the at least one document is determined responsive to the data determined in step (a)./ col 1, L 30-47

7. The method according to claim 6 and prior to step (b) further comprising the step of accessing the at least one document at a system address, wherein the system address is determined responsive to the data determined in step (a)./col 20, L 11-26

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8. A method comprising the steps of:

a) Reisman discloses an atm / col 5, L 58-63; col 35, L 36-64. Reisman does not disclose reading card indicia on a card presented by a customer to an automated banking machine, the card indicia including entity data corresponding to an entity with which the customer has an account. Kolling discloses reading card indicia on a card presented by a customer to an automated banking machine, the card indicia including entity data corresponding to an entity with which the customer has an account./ col 15, L 32-41; col 34, L 5-17. It would have been obvious to one of ordinary skill in the art to use this limitation for the advantage of efficiently linking accounts with customers.

b) resolving network address data with the banking machine responsive to the entity data and data stored in a data store/fig 3 (216, 300)

c) operating a browser in the banking machine responsive to the resolved network address data, to access at least one network address in a network, wherein the network address accessed corresponds to an address of a server adapted to deliver documents corresponding to the entity with which the customer has the account./ col 19, L 24-42, col 20, L 11-26

9. The method according to claim 8 wherein the banking machine includes an output device, and further comprising the steps of processing at least one document corresponding to the entity with which the customer has the account from the server, and providing at least one output through the output device responsive to the at least one document./ col 15, L 32-41; col 34, L 5-17

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10. The method according to claim 9 wherein the output device comprises a display, and wherein in the providing step the output includes a visual output./ col 15, L 32-41; col 34, L 5-17

11. The method according to claim 8 wherein the automated banking machine includes at least one transaction function device, and wherein at least a first one of the documents includes at least one instruction which is operative to cause operation of the transaction function device, and further comprising the step of processing the first document with the browser and operating the transaction function device responsive to the at least one instruction in the first document./fig 2 (120)

12. The method according to claim 8 and further comprising the steps of
d) providing a plurality of servers, one for each of a plurality of entities with which a plurality of users of the automated banking machine have accounts, each server being in operative connection with a network and having a corresponding network address, each server being adapted to deliver at least one document corresponding to the entity with which it is associated/ fig 2 (120), col 19, L 24-42, col 20, L 11-26

-repeating steps (a) through (c) for each card presented by a customer at the automated banking machine, whereby each customer card is operative to cause the browser to connect to the server including the at least one document corresponding to the entity with which the customer has their account./ fig 2 (120), col 19, L 24-42, col 20, L 11-26

13. The method according to claim 12 wherein the automated banking machine includes a display in operative connection with the browser, and wherein the documents include instructions for producing at least one screen uniquely associated with the

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corresponding entity,/ col 34, L 5-17

and wherein in step (c) the browser is operative responsive to the instructions in the documents to cause to be produced on the display the at least one screen uniquely associated with the entity with which the customer has their account./ fig 2 (120), col 19, L 24-42, col 20, L 11-26, col 34, L 5-17

14. The method according to claim 8 wherein the automated banking machine is operated by a further entity, and further comprising the steps of:

d) charging the account of the customer a transaction fee for use of the automated banking machine operated by the further entity/ col 1, L 30-47

e) sharing between the entity and the further entity at least a portion of the transaction fee./ col 1, L 30-47

15. The method according to claim 8 and further comprising the step of.

d) accessing with a browser a plurality of documents from the server associated with the entity with which the customer has the account/ fig 11, fig 2 (120), col 19, L 24-42, col 20, L 11-26

e) accessing with a browser operating in the automated banking machine at least one advertising document from a further server operated by an advertising entity/col 26, L 30-50, col 27, L 12-20

f) processing the advertising document with a browser to produce advertising content through an output device in operative connection with the automated banking machine./ col 26, L 30-50, col 27, L 12-20

16. The method according to claim 15 wherein the automated banking machine is

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operated by a further entity, and further comprising the step of:

making a payment by the advertising entity to the further entity, whereby the further entity operating the automated banking machine is compensated for having the advertising entity present advertising content on the banking machine./ col 26, L 30-50, col 27, L 12-20

17. The method according to claim 15 wherein step (e) is executed during step (d)./ fig 11, fig 2 (120), col 19, L 24-42, col 20, L 11-26

18. The method according to claim 15 wherein in step (d) at least one document is accessed with a first browser operating in the banking machine, and wherein in step (e) at least one document is accessed with a second browser operating in the banking machine./ fig 2 (120), col 19, L 24-42, col 20, L 11-26

19. An apparatus comprising:

Reisman discloses at least one atm/ col 5, L 58-63; col 35, L 36-64.

Reisman does not disclose a plurality of institution servers, each institution server associated with one of a plurality of financial institutions, wherein each institution server has at least one unique network address, and wherein each institution server is operative to deliver at least one document associated with the respective institution.

Kolling discloses a plurality of institution servers, each institution server associated with one of a plurality of financial institutions, wherein each institution server has at least one unique network address, and wherein each institution server is operative to deliver at least one document associated with the respective institution. / col 15, L 32-41, col 34, L 5-17. It would have been obvious to one

of ordinary skill in the art to use this limitation for the advantage of efficiently linking accounts with financial institutions.

at least one automated banking machine, wherein the banking machine includes a computer having a browser operating therein, a card reader and an output device in operative connection with the computer/ col 15, L 32-41; col 34, L 5-17

wherein the automated banking machine is operative responsive to reading card indicia on a card read by the card reading device, to cause the browser to connect through the network to a network address of an institution server corresponding to the card indicia./ col 15, L 32-41; col 34, L 5-17

20. The apparatus according to claim 19 wherein the browser is operative to process at least one document from the institution server and to provide an output responsive to the document through the output device on the banking machine./ col 15, L 32-41, col 34, L 5-17, fig 3, 11, 17

21. The apparatus according to claim 19 wherein the browser is operative to process at least one document from the institution server, wherein the banking machine includes at least one transaction function device, and wherein the document includes at least one instruction for enabling operation of the transaction function device, and wherein the transaction function device is enabled to operate responsive to the browser processing the documents/ fig 2 (120), col 19, L 24-42, col 20, L 11-26

22. The apparatus according to claim 21 wherein the transaction function device includes a sheet dispenser, and wherein the document includes at least one sheet

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dispenser instruction, and wherein the sheet dispenser is enabled to dispense at least one sheet responsive to the browser processing the document./ col 5, L 45-60

23. The apparatus according to claim 19 wherein the card indicia includes a BIN number, and wherein the automated banking machine is operative to resolve the network address responsive to the BIN number./ col 15, L 32-41

24. The apparatus according to claim 19 and further comprising at least one advertising server in operative connection with the network, wherein the advertising server has at least one unique network address, and/ col 26, L 30-50, col 27, L 12-20 wherein the advertising server is operative to provide at least one advertising document, and wherein the computer is programmed to operate to cause the browser to access the advertising document from the advertising server, wherein the computer is operative to output advertising content through the output device responsive to the advertising document./ col 26, L 30-50, col 27, L 12-20

25. The apparatus according to claim 24 wherein the automated banking machine includes at least one transaction function device in operative connection with the computer, and / col 15, L 32-41; col 34, L 5-17

-wherein the computer is operative to cause the browser to process at least one document from the institution server, and wherein the document from the institution server includes device instructions,/ fig 1 , fig 2 (120), col 19, L 24-42, col 20, L 11-26

-and wherein the computer is adapted to enable the transaction function device to operate responsive to the device instructions, and wherein the computer operates to cause the advertising content to be output through the output device during operation of

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the transaction function device./ col 26, L 30-50, col 27, L 12-20

26. The apparatus according to claim 25 wherein the transaction function device includes a note dispenser, and wherein the advertising content is output during operation of the note dispenser./ col 26, L 30-50, col 27, L 12-20

27. The apparatus according to claim 24 wherein the computer includes a first browser and a second browser operating therein, and wherein the computer operates the first browser to access the institution server and the second browser to access the advertising serve/ fig 1; fig 2 (120), col 19, L 24-42, col 20, L 1 1-26

28. (new) The method according to claim 1, wherein in (a) the automated banking machine includes a cash dispenser./ col 5, L 58-63; col 35, L 36-64.

29. (new) The method according to claim 28, further comprising;

d) dispensing cash through operation of the cash dispenser./ col 5, L 58-63; col 35, L 36-64.

30. (new) The method according to claim 8, wherein in (a) the automated banking machine includes a cash dispenser./ col 5, L 58-63; col 35, L 36-64.

31. (new) The method according to claim 30, further comprising:

d)dispensing cash through operation of the cash dispenser./ col 5, L 58-63; col 35, L 36-64.

32. (new) The apparatus according to claim 19, wherein the automated banking machine comprises a cash dispenser./ col 5, L 58-63; col 35, L 36-64.

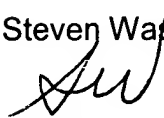
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This action is **NON-FINAL**. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Steven R. Wasylchak whose telephone number is (703) 308-2848. The examiner can normally be reached on Monday-Thursday from 7:00 a.m. to 6:00 p.m. EST.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin, can be reached at (703) 308-1065. The fax number for Art Unit 3624 is (703) 872-9306.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703) 308-1113.

Steven Wasylchak



9/5/04



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